

# Exhibit A

Case 1:13-cv-00408-PLM Doc #1-1 Filed 04/15/13 Page 2 of 3 Page ID#13  
P.O. Box 1940  
Southgate, MI 48195-0940  
  
244109363717

JEFFERSON CAPITAL SYSTEMS, LLC

16 McLeland Rd, St. Cloud, MN 56303  
800-348-3381  
Mon-Thurs 8am - 8pm  
Fri 8am - 3pm  
Central Time

33649/00000065/000016825

02/19/13



Sara B Eager  
1267 Ecklund St NE  
Grand Rapids, MI 49505-4325

Regarding: Debt Description : IMAGINE MASTERCARD  
Original Account #: XXXXXXXXXXXXXXX0693  
Your Current Creditor: JEFFERSON CAPITAL SYSTEMS LLC  
JCS Reference Number: 0235098684  
Amount Due: \$817.88

Dear Sara B Eager:

We are bringing to your attention the fact that the above referenced account still has an outstanding balance of \$817.88.

At this time, we hereby offer you an opportunity to negotiate a reasonable settlement for less than the outstanding balance. Payment plans will also be considered in connection with our offer.

Please call us toll-free at 800-348-3381 to take advantage of our free pay-by-phone service, or mail your payment in the envelope enclosed.

Sincerely,  
Jefferson Capital Systems, LLC

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**SEE REVERSE SIDE FOR IMPORTANT INFORMATION  
REGARDING YOUR RIGHTS UNDER LOCAL, STATE AND FEDERAL LAW.**

Please detach lower portion and return with your payment in the envelope provided.

02/19/13

Amount Due	Amount Enclosed
\$817.88	

Please make your check or money order payable to:  
Jefferson Capital

Please include your JCS Reference number on the check

Sara B Eager  
1267 Ecklund St NE  
Grand Rapids, MI 49505-4325

  
Jefferson Capital Systems, LLC  
PO Box 953185  
St Louis, MO 63195-3185

Change of Address? Please update on reverse side

0000000235098684 000817882 000817882

SIFOFF

**Notice of Important Information:** Consumers have rights under federal, state, and local laws including, but not limited to those rights listed below.

**Asking Us to Cease Communication:** You have the right to ask us to stop communicating with you about this debt. To do so, please write to us at 16 McLeland Rd. Dept. C St Cloud, MN 56303. After you notify us, we will stop communicating with you, except: (1) to advise you that we intend to pursue specific remedies permitted by law, or (2) to advise you that our efforts are being terminated.

**Complaints:** If you have a complaint about the way we are collecting this debt, please write to us at 16 McLeland Rd. Dept. C St Cloud, MN 56303 or call us toll-free at 888-718-0048 between 9AM and 5PM Central Time, Monday through Friday.

JEFFERSON CAPITAL COMPLIES WITH A FEDERAL LAW CALLED THE FAIR DEBT COLLECTION PRACTICES ACT ("FDCPA") THAT PROVIDES CONSUMERS WITH CERTAIN RIGHTS. THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT (ENFORCED BY THE FEDERAL TRADE COMMISSION) AND THE CALIFORNIA STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8:00 A.M. OR AFTER 9:00 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES OR TO CONTACT THE FTC ABOUT THE WAY WE ARE COLLECTING THIS DEBT, PLEASE CONTACT THE FTC ON LINE AT [www.ftc.gov](http://www.ftc.gov) OR WRITE THE FTC AT FEDERAL TRADE COMMISSION, CONSUMER RESPONSE CENTER, 600 PENNSYLVANIA AVE. N.W., WASHINGTON, DC 20580. YOU MAY ALSO CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP.

**Taxable Income Possible:** The Internal Revenue Service requires all financial institutions to report to them any cancellation or forgiveness of principal debt of \$600 or more. No reporting is required for the cancellation or forgiveness of any non-principal amounts, such as interest, fees, etc. If you choose to accept the enclosed offer and the discount you receive represents \$600 or more in principal, such amount will be reported on form 1099-C in January of next year, and a copy of the form will be provided to you and the IRS. You are responsible for any tax liability associated with this transaction. If you have any questions about the tax implications, please contact your tax advisor.

**CHANGE OF NAME:** Please mail your change of name request to Card Services, 16 McLeland Road, St.Cloud, MN 56303 along with a copy of your Driver's License or Social Security Card.

## **Change of Address**

**Account Number**

\_\_\_\_\_

**Address**

**Apt./Lot#**

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**City**

State

**Zip Code**

\_\_\_\_\_

\_\_\_\_\_

## **Work Telephone**

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

**Email Address**